

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

CRYSTAL Y LIGHT

Debtor(s)

Case No. 18-10069-DJB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2018.
- 2) The plan was confirmed on 08/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/13/2025.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 86.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,670.60.
- 10) Amount of unsecured claims discharged without full payment: \$134,304.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$77,705.00
Less amount refunded to debtor	\$849.76

**NET RECEIPTS:** **\$76,855.24**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,256.24
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,756.24**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED COLLECTION SERVICES	Unsecured	121.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CRI	Unsecured	378.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	6,001.03	6,001.03	6,001.03	0.00
CITY OF PHILA	Secured	NA	100.00	106.05	106.05	0.00
COMENITY BANK/ASHLEY STEWART	Unsecured	208.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	37,334.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	15,420.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	448.94	20.43	0.00
INTERNAL REVENUE SERVICE	Priority	NA	5,623.41	5,174.47	5,174.47	0.00
REGIONAL ACCEPTANCE CO	Unsecured	15,406.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	NA	803.48	803.48	803.48	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	107,236.48	52,280.11	52,280.11	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	57,735.52	57,735.52	3,664.88	0.00
VERIZON	Unsecured	275.00	NA	NA	0.00	0.00
VERIZON	Unsecured	202.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	NA	5,254.98	5,254.98	48.55	0.00
WESTLAKE FINANCIAL SRVS	Unsecured	5,255.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$52,280.11	\$52,280.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,910.56	\$6,910.56	\$0.00
<b>TOTAL SECURED:</b>	<b>\$59,190.67</b>	<b>\$59,190.67</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,174.47	\$5,174.47	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,174.47</b>	<b>\$5,174.47</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,439.44</b>	<b>\$3,733.86</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,756.24</u>	
Disbursements to Creditors	<u>\$68,099.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$76,855.24</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.